Case 24-19490-MEH Doc 48 Filed 01/16/25 Entered 01/16/25 19:10:50 Desc Main AMENDED

ill in this information to identify	your case:				
Anthony Morma	ndo				
ebtor 1 First Name	Middle Name	Last Name			
ebtor 2 pouse, if filing) First Name	Middle Name	Last Name			
nited States Bankruptcy Court for the:					
04.10400	Blother of New Colcoy	,		-:- :	
ase number 24-19490 known)			Check if th	nis is: ended filing	
			<del>_</del>	9	oostpetition chapter
				e as of the following	
ficial Form 106I			MM / D	D / YYYY	
chedule I: You	ır Income				12/15
		<b>3</b> , <b>,</b>	(		ory quoodom
Fill in your employment			(		
Describe Employm Fill in your employment information.		Debtor 1	<b>.</b>		on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with	ent	Debtor 1		Debtor 2 or no	
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional		Debtor 1		Debtor 2 or no	on-filing spouse
Describe Employment information.  If you have more than one job, attach a separate page with information about additional employers.	ent	Debtor 1		Debtor 2 or no	on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.	ent Employment status	Debtor 1		Debtor 2 or no	on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	ent	Debtor 1		Debtor 2 or no	on-filing spouse
Fill in your employment information.  If you have more than one job, estach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	ent Employment status	Debtor 1		Debtor 2 or no	on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	ent  Employment status  Occupation  Employer's name	Debtor 1		Debtor 2 or no	on-filing spouse
Fill in your employment information.  If you have more than one job, ettach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	Employment status  Occupation	Debtor 1		Debtor 2 or no	on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	ent  Employment status  Occupation  Employer's name	Debtor 1  ☐ Employed ☑ Not employed		Debtor 2 or no  Employed  Not employ	on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	ent  Employment status  Occupation  Employer's name	Debtor 1  ☐ Employed ☑ Not employed		Debtor 2 or no  Employed  Not employ	on-filing spouse
Describe Employm	ent  Employment status  Occupation  Employer's name	Debtor 1  ☐ Employed ☑ Not employed		Debtor 2 or no  Employed  Not employ	on-filing spouse
Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	ent  Employment status  Occupation  Employer's name	Debtor 1  Employed Not employed  Number Street	ZIP Code	Debtor 2 or no  Employed  Not employ	on-filing spouse

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

Desc Main<sup>AMENDED</sup>

Entered 01/16/25 19:10 Filed 01/16/25 Doc 48 Document Page 2 of 6se number (if know Debtor 1 For Debtor 1 For Debtor 2 or non-filing spouse 0.00 0.00 Copy line 4 here..... 5. List all payroll deductions: 0.00 0.00 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f 0.00 0.00 5g. Union dues 5g. 0.00 0.00 5h. Other deductions. Specify: \_\_ 5h. 0.00 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 0.00 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. Interest and dividends 8h 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive 0.00 0.00 Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c 0.00 0.00 8d. Unemployment compensation 8d. 0.00 3,335.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 0.00 0.00 Specify: 4,845.32 0.00 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: 8h 8,180.32 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. Calculate monthly income. Add line 7 + line 9. 8,180.32 0.00 8,180.32 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. **+** Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 8,180.32 Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? ✓ No. ☐ Yes. Explain:

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Fill in this information to identify	your case:			
Debtor 1 Anthony Mormando		Check if this	s ie:	
First Name Debtor 2	Middle Name Last Name		_	
(Spouse, if filing) First Name	Middle Name Last Name	An amer	nded filing ement showing postp	petition chanter 13
United States Bankruptcy Court for the:	District of New Jersey	expense	s as of the following	
Case number <u>24-19490</u>		State) MM / DD	/ YYYY	
(If known)				
Official Form 106J				
Schedule J: You	ur Expenses			12/15
-	essible. If two married people are filied, attach another sheet to this form			-
Part 1: Describe Your Hou	sehold			
Is this a joint case?				
No. Go to line 2.				
Yes. Does Debtor 2 live in a s	separate household?			
$\square_{No}$				
Yes. Debtor 2 must file	e Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		
2. Do you have dependents?	No	B d. d l.d ld	B	B
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents'				No
names.				Yes
		<del></del>		□No □Yes
				No
				Yes
				No
				Yes
				No
				Yes
3. Do your expenses include	No			
expenses of people other than yourself and your dependents?	☐ Yes			
Part 2: Estimate Your Ongoi	ng Monthly Expenses			
	bankruptcy filing date unless you a	ura using this form as a sunnlam	ent in a Chanter 13 c	ase to report
• • •	kruptcy is filed. If this is a supplem	•	•	•
applicable date.			•	
Include expenses paid for with nor	n-cash government assistance if you	ı know the value of		
	I it on Schedule I: Your Income (Offi	,	Your expe	nses
<ol> <li>The rental or home ownership eany rent for the ground or lot.</li> </ol>	expenses for your residence. Include	e first mortgage payments and	4. \$	2,420.12
If not included in line 4:				0.00
4a. Real estate taxes			4a. \$	0.00
4b. Property, homeowner's, or re	enter's insurance		4b. \$	0.00
4c. Home maintenance, repair,	and upkeep expenses		4c. \$	200.00

4d. Homeowner's association or condominium dues

0.00

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Debtor 1 Antho

Anthony Mormando
First Name Middle Name Last Name

Case number (if known) 24-19490

			Your ex	penses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	959.00
6	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.	\$	268.00
	6b. Water, sewer, garbage collection	6b.	\$	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
	6d. Other Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	800.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	
0.	Personal care products and services	10.	\$	0.00
1.	Medical and dental expenses	11.	\$	250.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	400.00
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
4.	Charitable contributions and religious donations	14.	\$	0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	587.00
	15d. Other insurance. Specify: Medicare	15d.	\$	174.00
6.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	675.00
	17b. Car payments for Vehicle 2	17b.	\$	500.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00
10	Other neumants you make to current others who do not live with you		Ψ	
9.	Other payments you make to support others who do not live with you.  Specify:	19.	\$	0.00
20	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incon		·	
.0.	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20a. 20b.	\$	
	20c. Property, homeowner's, or renter's insurance	20b. 20c.	\$	
	20d. Maintenance, repair, and upkeep expenses	20c. 20d.		0.00
	20e. Homeowner's association or condominium dues	∠uu.	\$	0.00

# Case 24-19490-MEH Doc 48 Filed 01/16/25 Entered 01/16/25 19:10:50 Desc Main AMENDED Document Page 5 of 6

+\$  +\$  22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a  22b. and 22b. The result is your monthly expenses.  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	Debtor	1	Anthony Mor	mando				Case number (if kn	24-	-19490	
22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a  22c. \$8,068.12  23c. Subtract your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23d. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your montgage?		Fire	st Name	Middle Name	Last Name						
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and 22b. The result is your monthly expenses.  22c. \$\frac{8,068.12}{2}\$  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	22	a. Add lin	ies 4 throug	h 21.					22a.	\$	8,068.12
23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	22	b. Copy li	ine 22 (mor	thly expenses	for Debtor 2), if a	ny, from Official I	Form 106J-2 22	2c. Add line 22a	22b.	\$	
23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	an	d 22b. Th	ne result is y	our monthly ex	penses.				22c.	\$	8,068.12
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23c. Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .  23c. \$	23a.	. Copy l	ine 12 ( <i>you</i>	r combined mo	nthly income) from	m Schedule I.			23a.	\$	8,180.32
The result is your <i>monthly net income</i> .  23c.  24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	23b.	. Сору у	your month	y expenses fro	m line 22c above				23b.	<b>-</b> \$	8,068.12
24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	23c.	Subtra	act your mo	nthly expenses	from your month	ly income.				¢	112.20
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.		The re	sult is your	monthly net in	come.				23c.	Ψ	
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	24. <b>Do</b>	you expe	ect an incr	ease or decrea	ıse in your expe	nses within the	year after you	ı file this form?			
✓ No.			-			•	•	•			
			.,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			a. mengager			
		Yes.	Explain her	e:							

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Fill in this information to identify your case:				
Debtor 1	Anthony Morma	ndo Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the	District of New Jersey		
Case number (If known)	24-19490			

Check if this is an amended filing

#### Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
	IOT an attorney to help you fill out bankruptcy forms?
✓ No  ✓ Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
Under penalty of perjury, I declare that I have r that they are true and correct.	read the summary and schedules filed with this declaration and
💆 /a/ Amthama Mayrean da	*
/s/ Anthony Mormando Signature of Debtor 1	Signature of Debtor 2
Signature of Deptor 1	Signature of Debitor 2
Date 01/16/2025	Date
MM / DD / YYYY	MIMI DD / YYYY